

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF ARKANSAS
HOT SPRINGS DIVISION

IN RE: Nelson, Herbert Allen & Charity Lyn
Debtors

CASE NO. 6:04-bk-71579
CHAPTER 13

MODIFICATION OF CHAPTER 13 PLAN

Comes now the Debtors, Herbert Allen & Charity Lyn Nelson, by and through their attorney, Kathy A. Cruz, The Cruz Law Firm, P.L.C., and for their modification do state:

1. That Debtors will modify their original Chapter 13 plan to pay the secured creditor Diamond Lakes FCU 13.81 per month through the plan.
2. That Debtors will modify their original Chapter 13 plan to pay the secured creditor Ram Enterprise 8.50 per month through the plan.
2. All other provisions of the plan shall remain unchanged.

WHEREFORE, Debtors prays this Court to allow their modification and for all other proper relief to which they may be entitled.

Respectfully submitted,
Herbert Allen & Charity Lyn Nelson, Debtors

/s/ Kathy A. Cruz
Kathy A. Cruz, ABA 87079
The Cruz Law Firm, P.L.C.
1325 Central Ave.
Hot Springs, AR 71901-6034
Telephone (501) 624-3600
Facsimile (501) 624-1150

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NOTICE OF OPPORTUNITY TO OBJECT TO MODIFIED PLAN BEFORE
CONFIRMATION

You are hereby notified that the captioned Debtors have filed the attached modification to the plan pursuant to 11 U.S.C. §1323 and Rule 3019 of the Rules of Bankruptcy Procedure. Objections to confirmation of the plan as modified must be filed in writing with the U.S. Bankruptcy Court, at P.O. Drawer 3777, Little Rock, AR 72203-3777 within (25) twenty-five days from the date of this notice, with copies to the attorney for the Debtors and Jo-Ann L. Goldman, Trustee, P.O. Box 8202, Little Rock, AR 72221-8202.

If objections to the Plan as Modified are filed, they will be set for hearing by subsequent notice. If no objections are received, the plan as Modified may be confirmed without further notice or hearing.

DATE: 04/07/2004

/s/ Kathy A. Cruz
Kathy A. Cruz, ABA 87079
The Cruz Law Firm, P.L.C.
1325 Central Ave.
Hot Springs, AR 71901-6034
Telephone (501) 624-3600
Facsimile (501) 624-1150

CERTIFICATE OF MAILING

I, the undersigned, hereby certify that copies of the foregoing notice and attached Plan have been mailed via U.S. mail, first class, postage pre-paid on this 7th day of April, 2004, to:

Jo-Ann L. Goldman, Trustee
P.O. Box 8202
Little Rock, AR 72221-8202

IRS- LIT
700 West Capitol Avenue, Stop 5700
Little Rock, AR 72201-3225

Department of Finance &
Administration
P.O. Box 1272
Little Rock, AR 72203-1272

U.S. Attorney, Eastern District
P.O. Box 1229
Little Rock, AR 72203-1229

Employment Security Division
ATTN: Legal Division
P.O. Box 2981
Little Rock, AR 72203-2981

U.S. Attorney, Western District
P.O. Box 1524
Fort Smith, AR 72902-1524

Accounts Management Center, Inc.
PO Box 1119

Hot Springs AR 71902

Advance Finance Corp c/o A.C.A. Recovery
76 N Maple Ave Ste 141
Ridgewood, NJ 07450

American Tire & Wheel c/o Check Care
PO Box 95210
North Little Rock, AR 72190-5210

Capital One attn Bankruptcy Dept
PO Box 85167
Richmond VA 23285-5167

Cash Advance c/o Certified Recovery System
7207 Regency Square Blvd Ste 100
Houston, TX 77036

Certegy Inc c/o Bennett & DeLoney
Law Offices
PO Box 217
Midvale, UT 84047

Citifinancial Mortgage
PO Box 200437
Dallas, TX 75320-0437

Diamond Lakes FCU
PO Box 1080
Malvern, AR 72104

Entergy
PO Box 61830
New Orleans, LA 70161-1830

Entergy c/o Southern Collection System
PO Box 25006
Little Rock, AR 72221

First Premier Bank
PO Box 5519
Sioux Falls, SD 57117-5519

IC Systems Inc
444 Highway 96 East
PO Box 64437
St Paul, MN 55164-0437

Money Control
PO Box 49990

Riverside, CA 92514

National Account Systems Inc
PO Box 3678
Fayetteville, AR 72702

OSI Collections
PO Box 550720
Jacksonville, FL 32255-0720

Oxford Mgt
CS 9018
Melville, NY 11747

Palisades Collections
2425 Commerce Ave Ste 10
Duluth, GA 30096

Pegasus Satellite c/o OMS
CS9018
Melville, NY 11747

Portfolio Recovery & Affiliates
120 Corporate Blvd Ste 1
Norfolk, VA 23502

Professional Credit Mgt
PO Box 4037
Jonesboro, AR 72403

Ram Enterprise
839 Old Bear Rd
Hot Springs National Park, AR 71913

Rent-a-Center
1607 Albert Pike
Hot Springs National Park, AR 71913

Sears
c/o Management Services
PO Box 3671
Des Moines IA 50322-3671

Sears c/o CBUSA
13200 Smith Rd
Cleveland, OH 44130

Southwestern Bell Collection Division
PO Box 930170
Dallas, TX 75393-0170

St Joseph's Mercy Health Center
PO Box 29001
Hot Springs AR 71903

St Joseph's Mercy Health Ctr c/o National
Account Systems Inc
PO Box 3678
Fayetteville, AR 72702

United Cash c/o Certified Recovery System
7207 Regency Square Blvd Ste 100
Houston, TX 77036

Western Auto
1000 MacArthur Blvd
Mahwah, NJ 07430

/S/Kathy A. Cruz

Kathy A. Cruz